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ABSTRACT

This report evaluates the Teacher Education Loan Program in Ohio based on an analysis of survey responses of 57 recipients and 47 non-recipients of these loans in 1990-91. Data were also obtained from administrators of the program and publications and statistics provided by the program. Questions asked were intended to discover the program's effectiveness in persuading or enabling people to become teachers. The program has provided approximately 800 loans since 1986 for students who either are members of a racial minority or plan to teach in an area that has a shortage of teachers. The average loan for 1990-91 was approximately $3,500. Results did not provide evidence that the loan program, although useful and appreciated, had a significant impact on student decisions about what subject to teach nor was there evidence that the program caused students to choose a teaching career. The report recommends that if the General Assembly wishes to reward good students who have decided to become teachers, there should be a revision of the program description and claims. If, however, the General Assembly intends to provide an effective incentive to undecided students to select teaching careers, the statute authorizing this loan program should be repealed and a new program more likely to accomplish this goal should be designed. The survey form is attached. (NAV)

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TEACHER EDUCATION LOAN PROGRAM

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LEGISLATIVE OFFICE OF EDUCATION OVERSIGHT
Columbus, Ohio

October 1991

TEACHER EDUCATION LOAN PROGRAM

RR-91-04

SUMMARY

TEACHER EDUCATION LOAN PROGRAM

Since 1986, the General Assembly has made General Revenue Fund appropriations to the Ohio Department of Education (ODE) for the Teacher Education Loan Program ("the Loan Program"). Under this program, persons studying to become teachers can receive loans from the state, and may be excused from repaying the loans if they teach in Ohio schools.

This Research Report evaluates the Teacher Education Loan Program. It is a report of the Legislative Office of Education Oversight (LOEO) to the Legislative Committee on Education Oversight. ***Conclusions and recommendations are those of the LOEO staff, and do not necessarily reflect the views of the Committee or any of its members.***

For fiscal years 1992 and 1993, the General Assembly appropriated $1,275,921 annually for the Loan Program. Funds are distributed as loans of up to $5,000 per student per year, with an individual lifetime maximum of $15,000. Loans may be used either to pay college tuition and fees, or to consolidate previous loans.

Approximately 800 loans have been made since the Loan Program's beginning. The number of new loans each year has ranged from 79 to 279, depending on funding. The average loan for academic year 1990-91 was approximately $3,500.

Funds for the Loan Program are appropriated to ODE, and ODE's rules govern the program. However, under section 3315.36 of the Revised Code, the Loan Commission administers several aspects of the program for ODE. In general, the Loan Commission handles logistics, as it does for a number of similar programs, while ODE sets the program's overall policies and selects loan recipients.

ELIGIBILITY

A student may be eligible for a loan in one of two ways: The student must be planning to teach a subject in which there is a shortage of teachers ("subject-eligible"), or the student must be a member of a racial minority ("minority-eligible"). In either case, the applicant must have been accepted into an approved teaching training program in an Ohio public or private college or university.

ODE defines subject shortage areas as math, physical sciences (physics, chemistry, and earth science), foreign languages, and industrial arts, all at the secondary level. This listing is based on ODE's 1988 review of teacher supply and demand in Ohio.

For this program, minorities are statutorily defined as African-American, Hispanic, Native American, or Oriental. The statute requires that ten percent of the Loan Program's funds be set aside for minority applicants. The Loan Commission staff says funds have always been adequate to fund all persons applying as minority-eligible.

FORGIVENESS AND REPAYMENT

When the student completes the academic program and becomes a certified teacher, the debt can be eliminated by teaching in Ohio. Most Loan Program participants are still in school, but 105 students were working off their loans during the 1990-91 school year. This is 13 percent of all loan recipients to date. These teachers and their employing schools must annually recertify the teachers' eligibility for forgiveness.

The Loan Commission says 30 students are in "repayment status"; this represents about 4 percent of all loans awarded. These students are not working off their loans, and must repay the loans at an annual 12 percent interest rate. This occurs when any borrower drops out of teacher education or does not teach in Ohio; or when a subject-eligible borrower changes majors to or teaches a subject that is not eligible for forgiveness.

Another 29 students (about 3.5 percent of all loans accepted) are in "deferment status." They are not eligible to receive further loans, but are not yet required to repay previous loans. A student who has changed majors but has not yet graduated may be deferred, as may people with physical and some financial hardships.

CONCLUSIONS

The Revised Code does not state the purposes of the Loan Program. ODE rules say the program is to help students with college costs, "while providing an incentive for those students to assist the state in meeting teacher shortages after graduation."

In past publicity and budget requests for the Loan Program, ODE has made the stronger statement that the program encourages good students to go into teaching who otherwise would pursue some other occupation.

LOEO found that the Loan Program has assisted students who have already decided to become teachers, but we found no evidence that the program itself was a factor in those decisions.

RECOMMENDATIONS

If the General Assembly wishes to reward good students who have decided to become teachers:

LOEO RECOMMENDS:

* The General Assembly should make no changes in the statutory language of the Loan Program; and

* ODE should revise its descriptions of and claims for the program; that is, ODE should not continue to represent the Loan Program as one that attracts outstanding students into teaching.

ODE concurs with this recommendation.

If the General Assembly intends to provide an effective incentive to undecided students to opt for teaching careers:

LOEO RECOMMENDS:

* The General Assembly repeal the statute authorizing the Loan Program and direct ODE to design a program more likely to have this effect, for presentation in its next biennial budget request. This might include scholarships in addition to loans, perhaps with more active outreach and publicity.

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CHAPTER I

INTRODUCTION

Since 1986, the General Assembly has made General Revenue Fund appropriations to the Ohio Department of Education (ODE) for the Teacher Education Loan Program ("the Loan Program"). Under this program, persons studying to become teachers can receive loans from the state, and may be excused from repaying the loans if they teach in Ohio schools.

There are two eligibility categories in the Loan Program, with somewhat different provisions in statute and ODE rules:

* Students who are planning to teach a subject in which the state has a teacher shortage ("subject-eligible");
* students who are members of a racial minority and plan to teach any subject ("minority-eligible").

This Research Report evaluates the Teacher Education Loan Program. It is a report of the Legislative Office of Education Oversight (LOEO) to the Legislative Committee on Education Oversight. ***Conclusions and observations are those of the LOEO staff, and do not necessarily reflect the views of the Committee or any of its members.***

SCOPE AND METHODS

For this study, LOEO interviewed administrators of ODE and the Ohio Student Loan Commission ("the Loan Commission"), and reviewed publications and statistics produced by those agencies. In addition, LOEO surveyed students who had applied for loans for academic year 1990-91.

For the survey, the Loan Commission staff provided LOEO with names of 69 students who were awarded loans for academic year 1990-91, and 49 students who applied unsuccessfully for the same year. We were able to reach 104 (88 percent) of the 118 students in our sample:

* 33 (79 percent) of the 42 subject-eligible recipients,
* 24 (89 percent) of the 27 minority-eligible recipients,
* 47 (96 percent) of the 49 students who did not receive loans, all of whom had applied as subject-eligible.

The questions, shown in Appendix A, were intended to discover the Loan Program's effectiveness in persuading or enabling people to become teachers. We asked the loan recipients in our sample how they had heard about the Loan Program, how they had become interested in teaching, and what they would have done differently if they had not received the loan. We asked the nonrecipients the same questions. We also asked nonrecipients what they were doing now, in order to determine whether they were still pursuing teaching careers.

LOEO appreciates the cooperation we received from ODE and the Loan Commission. We are especially grateful to the students who took the time to respond to our questions.

Report organization

Chapter II describes the Loan Program in general. Chapter III explains the program's goals and objectives, LOEO's assessment of the program's success in meeting these goals and objectives, and LOEO's conclusions and recommendations about the Loan Program. The Appendix following Chapter III displays copies of the survey instruments.

CHAPTER II

PROGRAM DESCRIPTION

For fiscal years 1992 and 1993, the General Assembly appropriated $1,275,921 annually for the Loan Program. Funds are distributed as loans of up to $5,000 per student per year, with an individual lifetime maximum of $15,000. Loans may be used either to pay college tuition and fees, or to consolidate previous postsecondary education loans.

Approximately 800 loans have been made since the Loan Program's beginning in 1986. The number of new loans each year has ranged from 79 to 279, depending on available funding. The average loan for academic year 1990-91 was approximately $3,500.

A large percentage of loans awarded every year are not accepted by the recipients. Those awarded loans may decline to accept the funds because they have decided to pursue an ineligible course of study, attend an out-of-state college, defer entry to college, or for other reasons. Since 1986, over 1,400 loans have been awarded, but only about 800 were accepted.

ELIGIBILITY

A student may be eligible for a loan in one of two ways: The student must be planning to teach a subject in which there is a shortage of teachers ("subject-eligible"), or the student must be a member of a racial minority ("minority-eligible"). In either case, the applicant must have been accepted into an approved teaching training program in an Ohio public or private college or university.

Subject shortage areas

Subject shortage areas are defined by ODE as math, physical sciences (including physics, chemistry, and earth science), foreign languages, and industrial arts. This listing is based on ODE's periodic statistical review of teacher supply and demand in Ohio, most recently published in 1988. All current shortage areas are for teachers at the secondary level.

The updated shortage report, due for publication in mid-1991, is expected to show that Special Education has become a shortage area. If this occurs, ODE officials say, they

will amend ODE's rules to add Special Education as a subject-eligible category in the Loan Program.

For academic year 1987-88, library science and English were identified as additional shortage areas and loans were made to people preparing to enter those fields.

Minorities

For this program, minorities are statutorily defined as African-American, Hispanic, Native American, or Oriental. The statute requires that ten percent of the Loan Program's funds be set aside for minority applicants. The Loan Commission staff says funds have always been adequate to fund all persons applying as minority-eligible.

FORGIVENESS AND REPAYMENT

When the student completes the academic program and becomes a certified teacher, the debt can be eliminated by teaching in Ohio. Most Loan Program participants are still in school. According to Loan Commission statistics, 105 students were working off their loans in various subject areas and geographic locations during the 1990-91 school year. This is 13 percent of all loan recipients to date. These teachers and their employing schools must annually recertify the teachers' eligibility for forgiveness.

Provisions for working off the debt are:

* For subject-eligible borrowers, 20 percent of the loan will be forgiven for each year spent teaching that subject; this increases to 25 percent if the person teaches the subject in a school that serves a population in which at least 30 percent of families receive Aid to Dependent Children.

* For minority-eligible borrowers, 20 percent of the loan will be forgiven for each year spent teaching any subject in an Ohio school; this increases to 25 percent if the school is in an area where at least 30 percent of families are receiving Aid to Dependent Children.

In addition, the loan may be forgiven if the borrower dies or becomes permanently and totally disabled.

Repayment

The Loan Commission says 30 students are in "repayment status"; this represents about 4 percent of all loans awarded. These students are not working off their loans, and must repay the loans at an annual 12 percent interest rate. This occurs when any borrower drops out of teacher education or does not teach in Ohio; or when a subject-eligible borrower changes majors to or teaches a subject that is not eligible for forgiveness.

Loan Commission records show that of these 30 students, 19 are working but not teaching, five have moved out of Ohio, and six have dropped out of school.

The Loan Commission staff has not yet made final plans for how to collect from persons in repayment status, so no repayments have occurred yet. The staff reports they are preparing payment coupon books and collections should begin in 1991. The staff reports they also must decide what to do when borrowers do not or cannot make their payments. The Loan Commission's executive director says the agency plans to use the existing collection services of the Attorney General's Office for delinquent accounts.

Deferment

Another 29 students (about 3.5 percent of all loans accepted) are in "deferment status." This means they are not currently eligible to receive further loans, but are not yet required to repay previous loans. A student who has changed majors but has not yet graduated may be deferred, as may people with physical and some financial hardships. With permission of the State Board of Education, a subject-eligible graduate who is teaching in Ohio, but not in a subject area eligible for forgiveness, may also be deferred. There is no limit on the length of deferments.

The Loan Commission says that of the 29 students in this status, 18 are still in school but are not eligible for loans (usually because they have changed majors); 10 are unemployed; and one is in the Peace Corps.

The Loan Commission staff redetermines eligibility for Loan Program participation or repayment deferral every year. A student seeking a renewal loan or continued deferral must annually have attendance and financial information recertified by the school.

ADMINISTRATION

Funds for the Loan Program are appropriated to ODE, and ODE's rules, in Chapter 3301-24 of the Ohio Administrative Code, govern the program. However, under section 3315.36 of the Revised Code, the Loan Commission administers several aspects of the program for ODE. In general, the Loan Commission handles logistics, as it does for a number of similar programs, while ODE sets the program's overall policies and selects loan recipients. In the current biennium, $100,000 of the program's appropriation is allocated to the Loan Commission for its expenses.

Application and awards

The Loan Commission staff prints and distributes application forms. When applications are returned, the Loan Commission staff reviews them to ensure that the forms are complete and that applicants meet the Loan Program's basic eligibility criteria. For example, the student must have been accepted in a teaching education program, must submit various certifications from the institution, and must write a short essay on why the student wishes to be a teacher.

ODE assembles a panel of evaluators to review each application. The panel has 50 to 80 members, depending on the number of applications received. The panel consists of public school administrators and teachers, postsecondary administrators and faculty, and citizen representatives. Each application is reviewed by three different evaluators.

Applicants are rated on grade point average (GPA), college entrance test scores, letters of reference, the career choice essay, and overall quality of the application. Scores are statistically adjusted for differences in lenience among evaluators, and applications are ranked. Funds are distributed in rank order until there are no more funds available. Funds have always been adequate to award loans to all minority-eligible applicants.

Amounts awarded

Because funds are set aside first for renewal of existing loans, the amount available for new loans varies widely. For school year 1989-90, less than $300,000 was available for new loans, and 12.5 percent of the new eligible applicants received loans. On the other hand, for school year 1990-91, 70 percent of new eligible applicants were funded with the $960,000 available.

In addition to the 10 percent statutory minority allocation, ODE allocates a fixed percentage to each eligible subject shortage area. For example, an ODE official says, 40 percent of the money may be allocated for students planning to teach mathematics, and 20 or 25 percent for those preparing to teach science or foreign languages. These allocations reflect the relative sizes of statewide teacher shortages in the eligible subject areas.

The amount a student gets is determined by the costs of the student's institution, not by the student's individual financial need. A student can receive the full amount of the institution's tuition, up to the annual maximum of $5,000.

CHAPTER III

PROGRAM EFFECTIVENESS

The Revised Code establishes the Loan Program and outlines eligibility criteria and administrative arrangements, but does not state the purposes of the Loan Program. ODE's administrative rule says the program:

> will accomplish the dual benefit of assisting eligible students with college costs while providing an incentive for those students to assist the state in meeting teacher shortages after graduation.

In its publications and budget requests, ODE makes a somewhat stronger claim--that the Loan Program encourages extraordinarily good students to go into teaching who would not otherwise do so. For example, ODE's budget request for fiscal years 1992 and 1993 says, "it is incumbent [sic] that additional moneys be appropriated to continue a positive program that has attracted the brightest and best to teaching in the past five years." During our study, an ODE administrator told LOEO, "This program gets kids with 4.0 averages to go into teaching. This has never happened before."

Assessing the Loan Program's effects, therefore, requires consideration of five questions:

1. Has the program assisted subject-eligible students with their college costs?

2. Has it assisted minority-eligible students with their college costs?

3. Has it caused students to decide to teach in subject shortage areas?

4. Has it caused students to teach in geographic areas where at least 30 percent of families receive Aid to Dependent Children?

5. Has it attracted extraordinarily good students into the teaching profession?

The first two questions concern whether the Loan Program has been effective in supporting students once they have decided to become teachers. The next two questions relate to whether the Loan Program itself was a major factor that students or new teachers considered in making their career decisions. The fifth question concerns

whether outstanding students have selected teaching who otherwise would not have done so.

PROVIDING ASSISTANCE

In our telephone surveys, we found that subject-eligible students receiving loans appreciate the assistance. Many said that if they had not received a loan, they would have taken longer to finish college, attended less expensive colleges, or borrowed from conventional sources to pay their expenses.

However, all 33 subject-eligible students said they would have attended college anyway. Two said they might not have pursued teaching careers: One said she would probably have become an accountant, and another said she might have entered a health-care profession. On the other hand, one subject-eligible loan recipient said she felt locked into teaching by the loan's repayment provisions, although she now believes she will not like teaching.

Thus, for subject-eligible recipients, the Loan Program apparently is effective in helping them attend the college of their choice and enter their chosen profession with a less burdensome load of college debt. However, for over 90 percent of our respondents, the Loan Program does <u>not</u> seem to have been a critical element in their decisions to attend college or to become teachers.

<u>Minority-eligible recipients</u>

For minority-eligible recipients, the picture is somewhat different. Almost a third of the 24 we contacted said they would either not be in college at all, or would not be pursuing teaching careers, if they had not received the loan. The remaining two thirds echoed the responses of subject-eligible recipients. They said they would have pursued their plans anyway, but at the cost of additional bank loans, less expensive colleges, or other personal adjustments.

Thus, Loan Program assistance is relatively more important to minority-eligible than to subject-eligible recipients, in terms of allowing them to pursue their planned careers. It is possible that this is an effect of family income rather than minority status as such. LOEO did not collect data on the family incomes of loan recipients and non-recipients; Loan Program loans are not tied to financial need in any case.

SUBJECT SHORTAGE AREAS

In our surveys, we did not directly ask loan applicants how they had decided what subject to teach. However, none said that Loan Program eligibility had been a factor. Instead, most of them mentioned the influence of family members or specific teachers instead. In addition, four students (12 percent of those we contacted), who had been awarded loans as subject-eligible, had declined their loans because they had decided to teach other, non-eligible subjects. This indirect evidence suggests that the Loan Program does not seem to be a significant incentive for students to choose a particular subject to teach.

According to 1988 ODE figures, the approximate annual statewide shortage of newly graduated teachers in the current subject shortage areas is:

* math, 20 newly graduated teachers per year, or roughly 100 total since the Loan Program's inception;
* foreign languages, 10 per year, or approximately 50 during the Loan Program's life;
* physical sciences, 35 per year, or a total of 175;
* industrial arts, 3 per year, or a total of 15.

According to Loan Commission records, teachers now working off loans include:

* 43 teaching math;
* 24 teaching foreign languages;
* 24 teaching physical sciences; and
* 1 teaching industrial arts.

Thus, Loan Program participants have contributed significantly to reducing teacher shortages in math and foreign languages. It is not clear that Loan Program eligibility was a factor in students' decisions about what subjects to prepare to teach. However, graduated teachers may continue to teach shortage subjects in order to remain eligible to work off, rather than repay, loans.

GEOGRAPHIC AREAS

Loan recipients have their loans forgiven at an accelerated rate (25 percent annually instead of 20 percent) if they teach in schools or districts where more than 30 percent of families receive Aid to Dependent Children. These districts are generally very

urban or very rural. In this way, the program attempts to influence loan recipients to teach in geographic areas where teacher recruitment is likely to be a problem.

Approximately 20 percent of Ohio school children are enrolled in such districts, so it is likely that those districts also employ about 20 percent of teachers. If the Loan Program were an important factor in inducing teachers to work in those areas, around 20 percent of teachers working off loans would be qualifying for the accelerated forgiveness rate. In fact, of teachers working off loans in 1991, about 17 percent have been certified as teaching in schools or districts in which at least 30 percent of families receive Aid to Dependent Children.

This suggests that Loan Program participants are contributing somewhat to the supply of teachers in those geographic areas. LOEO did not survey these participants to discover whether the Loan Program's provisions were a factor in their decisions about where to teach.

ENCOURAGING ENTRY

Neither statutes nor rules say the Loan Program is intended to attract good students into teaching who would otherwise enter another profession. However, ODE has made this claim in requesting funds for the program, and the General Assembly has granted those funding requests. LOEO therefore examined this question to determine whether the program's performance matched the assertions made by ODE.

In general, LOEO found, Loan Program loans go to good students. The average GPA of students awarded new loans in academic year 1990-91 was 3.3, on a four-point scale. The average GPA of the subject-eligible recipients we contacted for our survey was 3.5, and only three had GPAs lower than 3.0. For minority-eligible recipients, the average GPA was 3.3, and only five were below 3.0. For the non-recipients we contacted, the average GPA was 2.8, and all had GPAs lower than 3.0.

LOEO found that the GPAs of deferred students and those working off their loans were virtually identical--deferred students had an average GPA of 3.6, and those working off loans averaged 3.6. (We could not get GPA information on those in repayment status.)

However, the Loan Program does not appear to attract good students into teaching. None of the 104 students we contacted said they became interested in teaching because of the program. Almost all--recipients and non-recipients alike--said they had made their career decisions in high school or earlier.

CHAPTER IV

CONCLUSIONS AND RECOMMENDATIONS

The Teacher Education Loan Program is apparently useful and appreciated in providing financial aid to good students who have decided to become teachers in subject shortage areas.

LOEO found no evidence that the Loan Program significantly influenced students' decisions about what subjects to teach, although new teachers might choose to remain in eligible subject or geographic areas in order to qualify for program benefits. However, our methods in these areas were indirect; we did not specifically ask these questions.

Contrary to ODE's previous belief about this program, LOEO found no evidence that it is a factor in causing outstanding students to pursue teaching careers. The Loan Program can be thought of as an effective way to reward people who have already made decisions the state believes desirable, but it does not seem to be an effective way to change decisions or behavior. As of August 1991, however, the ODE Superintendent told LOEO that ODE would "revise the description of [the Loan Program]" to eliminate these inaccurate claims.

In terms of helping people to carry out their plans, the aid provided by the Loan Program seems to be somewhat more critical to minority-eligible than to subject-eligible recipients, but this might be related to the incomes of minority-eligible applicants and their families.

RECOMMENDATIONS

If the General Assembly wishes to reward good students who have decided to become teachers;

LOEO RECOMMENDS:

* The General Assembly should make no changes in the statutory language of the Loan Program; and

* ODE should revise its descriptions of and claims for the program; that is, ODE should not continue to represent the Loan Program as one that attracts outstanding students into teaching.

In commenting on a draft of this report, ODE's Superintendent agreed with this recommendation, saying:

> We would concur with LOEO's recommendation that ODE revise the description of [the Loan Program] as we continue to gather data and information regarding the program. We support the [Loan Program] for its stated purposes, and we believe it would not be prudent to attempt to promote the program beyond these appropriate ends.

If the General Assembly intends to provide an effective incentive to undecided students to opt for teaching careers:

LOEO RECOMMENDS:

* The General Assembly repeal the statute authorizing the Loan Program and direct ODE to design a program more likely to do this, for presentation in its next biennial budget request.

Loan forgiveness is not an effective incentive, according to recent studies of programs intended to encourage people to enter specific professions. These studies find scholarships with subsequent work requirements to be considerably more effective, probably because they allow students to pursue their careers after graduation without a formal debt burden. Thus, a more effective program might incorporate this approach.

Students who have not already decided on a teaching career might be recruited through more effective outreach and publicity targeted on outstanding students, especially those who would be minority-eligible, and on high school guidance counselors as well as postsecondary financial aid officers.

If the program is terminated IN ITS CURRENT FORM, the General Assembly might wish to continue providing renewal loans for students now in school as long as they are eligible. The Loan Commission estimates that approximately $1 million would be needed for this purpose for FY 1992, approximately $700,000 for FY 1993, and approximately $400,000 for FY 1994. Substantially smaller amounts might be needed in subsequent years for students who had not yet borrowed the $15,000 maximum.

APPENDIX

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APPENDIX

LOAN APPLICANT SURVEYS

To determine the influence or other effects of the Loan Program, LOEO conducted telephone surveys of randomly selected loan recipients and nonrecipients for academic year 1990-91. All names were supplied by the Loan Commission.

Survey respondents

The Loan Commission supplied the names of 69 (21 percent) of the 330 students who were awarded loans for academic year 1990-91. Of the 69 students in our sample, 27 had applied as minority-eligible; this was about 47 percent of all minority-eligible recipients for the year. Our sample included people who were awarded loans, whether or not they accepted them.

We were also given the names of 49 of the 69 students who applied but did not receive loans (about 71 percent of non-recipients). Since all minority-eligible applicants were awarded loans, all non-recipients had applied as subject-eligible.

Students who are members of eligible racial minorities might apply for loans as subject-eligible rather than minority-eligible. However, this would not occur unless the student received poor information or advice--not only are minority-eligible students more likely to receive loans, but repayment provisions are less restrictive for those recipients. LOEO did not collect data on how many subject-eligible applicants are members of eligible racial minorities.

Survey instruments

The first form that follows is the questionnaire used for the LOEO telephone survey of loan recipients; the second form was used for nonrecipients.

The entry "Elig. Category" on both forms was a subject matter for subject-eligible recipients and "minority" for minority-eligible recipients. The entry for GPA would be the high school GPA for freshmen recipients and nonrecipients, and postsecondary GPA for all others.

LOEO staff members conducted all telephone interviews. They were instructed to summarize responses, but to include direct quotes if possible. All responses were compiled and analyzed by the project director.

LEGISLATIVE OFFICE OF EDUCATION OVERSIGHT
Teacher Education Loan Recipients

NAME: _____ LAST GPA: _____

LAST ADDRESS: _____

LAST PHONE: _____

YEAR OF LAST LOAN: _____ ELIG. CATEGORY: _____

1. How did you hear about the teacher education loan program?

2. When did you decide to become a teacher? What were some of your reasons for becoming a teacher?

3. What would you have done differently if you had not received a teacher education loan?

caller & date:

LEGISLATIVE OFFICE OF EDUCATION OVERSIGHT
Teacher Education Loan Nonrecipients

NAME: _____ LAST GPA: _____

LAST ADDRESS: _____

LAST PHONE: _____

YEAR APPLIED: _____ ELIG. CATEGORY: _____

1. What are you doing now? If in college, what are you majoring in? If teaching, what are you teaching?

2. How did you hear about the teacher education loan program?

3. If a teacher, when did you decide to become a teacher? What were some of your reasons for becoming a teacher?

4. What would you have done differently if you <u>had</u> received a teacher education loan?

caller & date: